

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16–28606–JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luz M Norton  
31 Clinton Place, Unit 4  
Morristown, NJ 07960

Social Security No.:  
xxx–xx–6678

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 10/10/19  
Time: 10:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Russell L. Low

COMMISSION OR FEES  
\$1,500.00

EXPENSES  
\$0.00

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: September 11, 2019  
JAN:

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Luz M Norton  
DebtorCase No. 16-28606-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 137Page 1 of 2  
Total Noticed: 36

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db  
cr  
+Luz M Norton, 31 Clinton Place, Unit 4, Morristown, NJ 07960-6805  
+U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
516419662 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
516419664 +AURORA BANK, POB 1706, SCOTTSBLUFF, NE 69363-1706  
516419665 +BK OF AMER, 4909 SAVARESE CIR, TAMPA, FL 33634-2413  
516419667 +CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189  
516419668 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
516419669 +CHASE MTG, PO BOX 24696, COLUMBUS, OH 43224-0696  
516419679 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE LL, 350 HIGHLAND DR, LEWISVILLE, TX 75067)  
516419680 +PARDA FEDERAL CREDIT U, 2601 CAMBRIDGE CT STE 21, AUBURN HILLS, MI 48326-2569  
516419682 +RUSHMORE LOAN MGMT SER, 15480 LAGUNA CANYON RD S, IRVINE, CA 92618-2132  
516419686 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
516419687 +TOWN NORTH BANK, PO BOX 814810, DALLAS, TX 75381-4810  
516419688 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,  
PARSIPPANY, NJ 07054)  
518263828 +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 ET.AL., CALIBER HOME LOANS, INC.,  
BANKRUPTCY DEPARTMENT,, 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500  
516419689 +WELLS FARGO BANK, PO BOX 14517, DES MOINES, IA 50306-3517  
516419690 +WELLS FARGO BANK NV NA, P O BOX 31557, BILLINGS, MT 59107-1557  
516419691 +WF/WB, PO BOX 3117, WINSTON SALEM, NC 27102-3117  
516626076 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438  
516537233 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus MAC X2303-01A,  
Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 00:08:24 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2019 00:08:18 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516419663 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 00:07:58 ANNIE SEZ,  
401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411  
516419666 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 12 2019 00:03:21 CAPITAL ONE,  
15000 CAPITAL ONE DR, RICHMOND, VA 23238  
516419671 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 00:07:57 COMENITY BANK/ANNTYLR,  
PO BOX 182789, COLUMBUS, OH 43218-2789  
516419672 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 00:07:57 COMENITY BANK/DRESSBRN,  
PO BOX 182789, COLUMBUS, OH 43218-2789  
516419673 E-mail/Text: mrdiscen@discover.com Sep 12 2019 00:07:13 DISCOVERBANK, PO BOX 15316,  
WILMINGTON, DE 19850  
516419674 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 00:07:57 FASHION BUG,  
PO BOX 84073, COLUMBUS, GA 31908-4073  
516419675 +E-mail/Text: bncnotices@becket-lee.com Sep 12 2019 00:07:21 KOHLS/CAPONE,  
N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096  
516419676 E-mail/Text: camanagement@mtb.com Sep 12 2019 00:07:54 M & T BANK, 1 FOUNTAIN PLZ,  
BUFFALO, NY 14203  
516419678 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 00:07:57 MANDEES,  
401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411  
516638430 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2019 00:03:24  
Portfolio Recovery Associates, LLC, c/o Parda Federal Credit Union, POB 41067,  
Norfolk VA 23541  
516419683 +E-mail/PDF: gecsedirecoverycorp.com Sep 12 2019 00:03:56 SYNCB/CARE CREDIT,  
C/O PO BOX 965036, ORLANDO, FL 32896-0001  
516419684 +E-mail/PDF: gecsedirecoverycorp.com Sep 12 2019 00:03:13 SYNCB/GAP, PO BOX 965005,  
ORLANDO, FL 32896-5005  
516419685 +E-mail/PDF: gecsedirecoverycorp.com Sep 12 2019 00:03:57 SYNCB/LORD & TAY, PO BOX 965015,  
ORLANDO, FL 32896-5015  
516642919 +E-mail/Text: ECBKMail@Caliberhomeloans.com Sep 12 2019 00:09:38  
U.S. Bank Trust, N.A., et al, c/o Caliber Home Loans, 13801 Wireless Way,  
Oklahoma City, OK 73134-2500

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
516419670\* +CHASE MTG, PO BOX 24696, COLUMBUS, OH 43224-0696  
516419677\* +M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203)  
516419681\* +PARDA FEDERAL CREDIT U, 2601 CAMBRIDGE CT STE 21, AUBURN HILLS, MI 48326-2569

TOTALS: 0, \* 4, ## 0

District/off: 0312-2

User: admin  
Form ID: 137

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
Brian C. Nicholas on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Craig Scott Keiser on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST craig.keiser@law.njoag.gov  
Kevin M. BATTERY on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bkyefile@rasflaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
Russell L. Low on behalf of Debtor Luz M Norton rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Sherri Jennifer Smith on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST smncina@rascrane.com  
Steven P. Kelly on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 14